was over Rs. 4 crores. It was also stated that sale deeds have been executed in contravention of the provisions of the Income-tax Act and directions of Reserve Bank of India.

(c) The Government has already taken note of the case and detailed investigations for any violation of the existing laws have been already initiated.

Loans given by national housing bank in Karnataka

7788. SHRI K. RAHMAN KHAN: Will the Minister of FINANCE be pleased to state:

(a) what is the total advances of the National Housing Bank during 1992-93, 1993-94 and 1994-95, State-wise;

(b) the Banks, Housing Companies and Societies to whom refinance was given in Karnataka by the National Housing Bank and the amount of refinance given to each of them till 31st March, 1995; and

(c) whether recoveries of loan are satisfactory; if so, what is the percentage of overdues of the loans given by the National Housing Bank?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHARA MURTHY): (a) and (b) National Housing Bank (NHB) provides refinance to scheduled banks, housing finance companies and state level apex cooperative housing finance societies in respect of eligible housing loans disbursed by them. Refinance is also extended by NHB for housing loans to individual beneficiaries as also in respect of project loans for Land Development and Shelter Projects undertaken by various agencies. Besides, NHB also seubscribes to Special Rural Housing Debentures (SRHDs) issued by State Land Development Banks (SLDBs) covering eligible housing loans. The total disbursements made by NHB under its refinance schemes and subscription to SRHDs during 1992-93, 1993-94 and 1994-95 were as under:

Year	Amount (Rs. in crores)
1992-93 (July—June)	485.65
1993-94 (July—June)	322.28
1994-94 (July—March)	247.42

NHB has reported that since refinance from it is claimed by the commercial banks and housing finance companies in a consolidated from including housing loans representing all States, State-wise details are not available. However, state-wise refinance extended by NHB to the cooperative sector institutions viz. Agriculture and Rural Development Banks and Apex Cooperative Housing Finance Societies is given below:

(Rs. in crores)

State	1992-93 (July-June)	193-94 (July-June)	1994-95 (July-March)
Kerala	12.53	13.98	12.66
Karnataka	6.81	7.32	1.72
Maharashtra	9.79	13.63	2.86
Tamilnadu	6.74	18.50	9.26
Uttar Pradesh	0.79	..	..
West Bengal	..	0.43	0.44

NHB had financed Garnataka State Cooperative Agricultural and Rural Development Bank to the tune of Rs. 1909.77 lakhs as on 31st March, 1995 under its scheme of subscription to SRHDs.

(c) According to NHB, recovery of refinance extended by it, is generally satisfactory. Overdue percentage is 5.03 approximately as on 18th May, 1995.

Housing Loans by Banks

7789. SHRI K. RAHMAN KHAN: will the Minister of FINANCE be pleased to state:

(a) whether Housing loans by the Nationalised Banks, Scheduled Banks and Urban Co-operative Banks are classified as priority Sector advance;

(b) if so, what is the upper limit upto a Housing is treated as priority sector advance; and

(c) whether the present ceiling of Rs. 2 lakhs on Housing Loans from Urban Banks will be increased to Rs. 5 lakhs in view of the high cost of construction of houses?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY): (a) and (b) Yes, Sir Under the existing guidelines of Reserve Bank of India (RBI) loans upto Rs. 2 lakhs for the purpose of construction of houses granted to all categories of borrowers by all scheduled commercial banks including the nationalised banks and primary urban co-operative banks are classified as priority sector advances

(c) RBI vide its instructions issued in January, 1995 has revised the existing ceiling on housing loans to individuals extended by Urban Co-operative Banks as under:

(i) The maximum amount of loan to an individual borrower belonging to the economically weaker sections and low income groups and middle income group for housing purposes will be Rs. 2 lakhs as against the earlier limit of Rs. 1 lakh.

(ii) The limit of housing loan extended by Scheduled Urban Co-operative banks to individuals belonging to higher income group shall be Rs. 5 lakh against the earlier of Rs. 3 lakhs.

Departmental test conducted by SBI

7790. SHRI SARADA MOHANTY:
SHRI KAILASH NARAIN SARANG:

Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that the State Bank of India, Local Head Office, New Delhi, have conducted a Departmental test among the eligible clerks to the post of JMGS-I in Nov./Dec., 1994;

(b) whether it is a fact that SC and ST candidates have performed better than other candidates; and

(c) if so, the number of candidates qualified from the SC and ST and General Category alongwith their names in order of merit?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M. V. CHANDRASHEKARA MURTHY). The position reported by SBI is as under.

(a) A written test was held in its Delhi Circle on 15-1-1995 for promotion from clerical cadre to JMGS-I w.e.f. 1-8-1994.

(b) Performance of some of the SC candidates in the test was better than some of the general candidates.

(c) Lists containing the names 124 banks employees in the order of